



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1 of 10

Application Number

10/784,968

Filing Date

February 25, 2004

First Named Inventor

Connie COLMAN

Art Unit

3692

Examiner Name

Benjamin S. Fields

Attorney Docket Number

47004.000276

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	3.	US 2001/0047313	11-29-2001	Kanai	
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	7.	US 2002/0032645	03-14-2002	Nozaki et al.	
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25.	US	2003/0046223	03-06-2003	Crawford et al.	
26.	US	2003/0101133	05-29-2003	DeFrancesco Jr. et al.	
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		Country Code Number-Kind Code (if known)	Publication Date MM-DD-YYYY			
✓	166.	WO 02/03226	1/10/2002	Anderson et al.		
✓	167.	WO 96/22576	7/25/1996	King		

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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	168.	HICKMAN ET AL., An Evolutionary Leap in Credit Portfolio Risk Modeling, 12/18/2002	
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	181.	Raines Calls for Open System with Lender Access with Multiple Automated Underwriting Systems; Pledges to Waive DU Fees on Market Expansion Products; Announces Partnership with MBA on Technology, Lender Profitability Issues, Business Editors, Business Wire	
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	184.	RUSNAK, RAYMOND, Subprime Auto Finance, What's the Fuss?, What's the Future, A Credit Perspective, The Journal of Lending & Credit Risk Management, pp.1 23-30, April 1997	
	185.	TRIAD Adaptive Control System-Version 7, Fair Isaac, copyright 2003, 06/25/2005	
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